

Figure 1

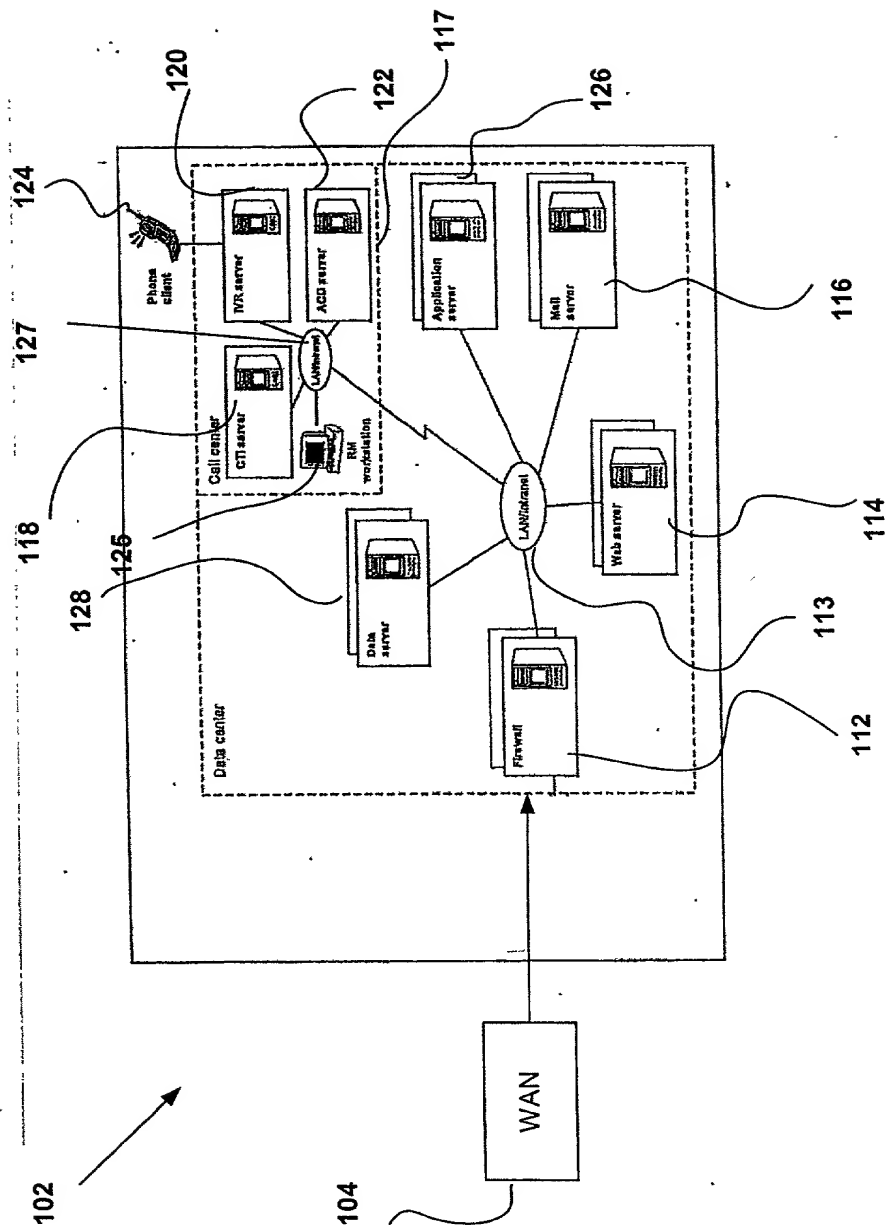


Figure 2

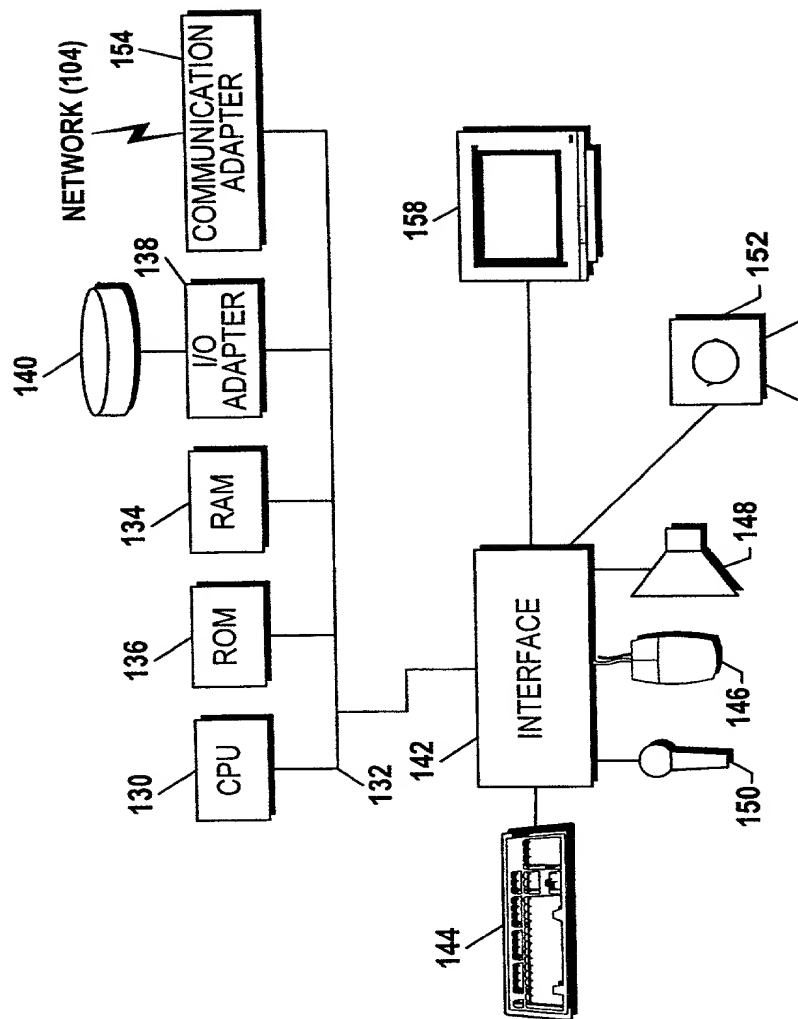
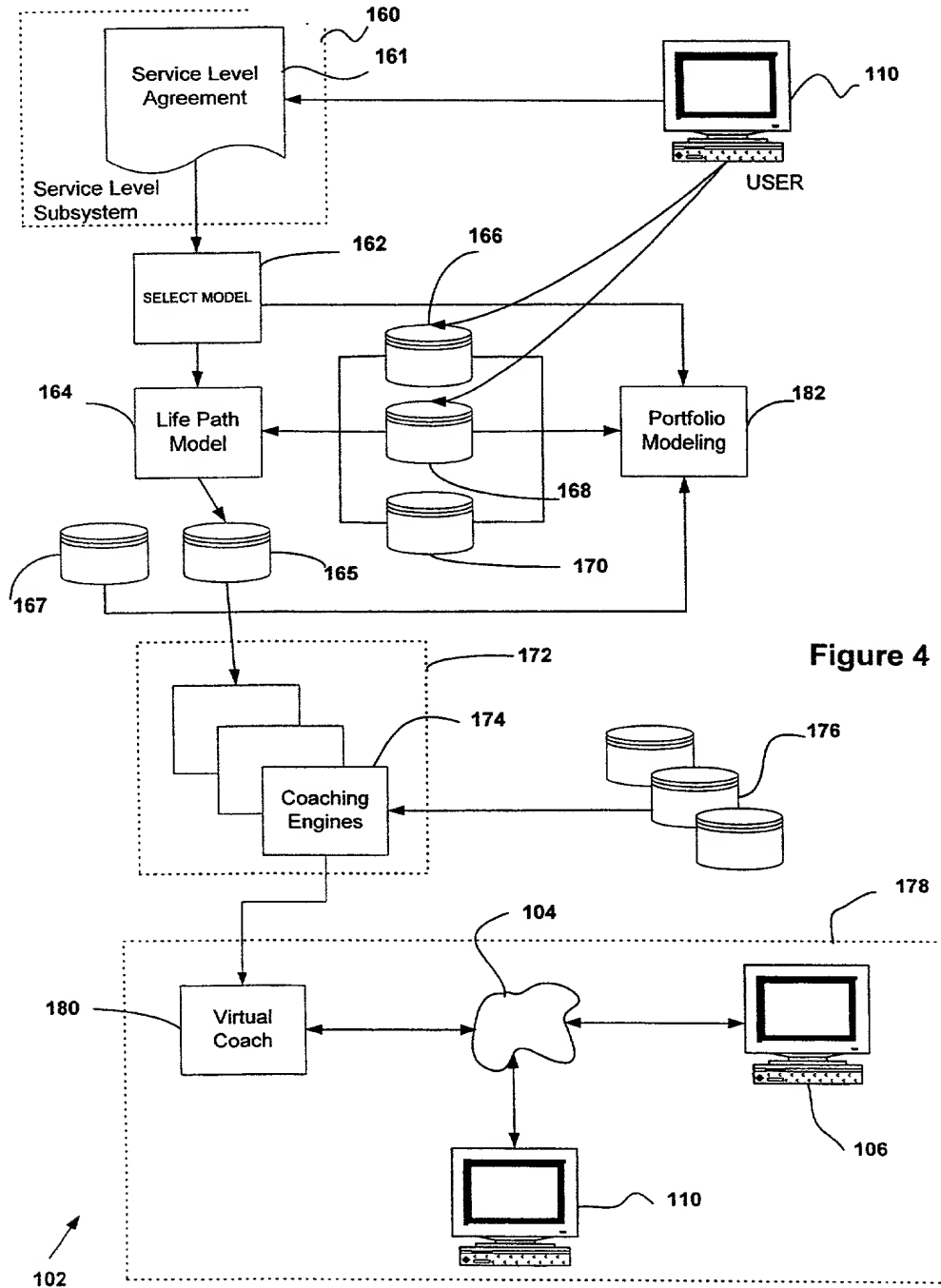


Figure 3



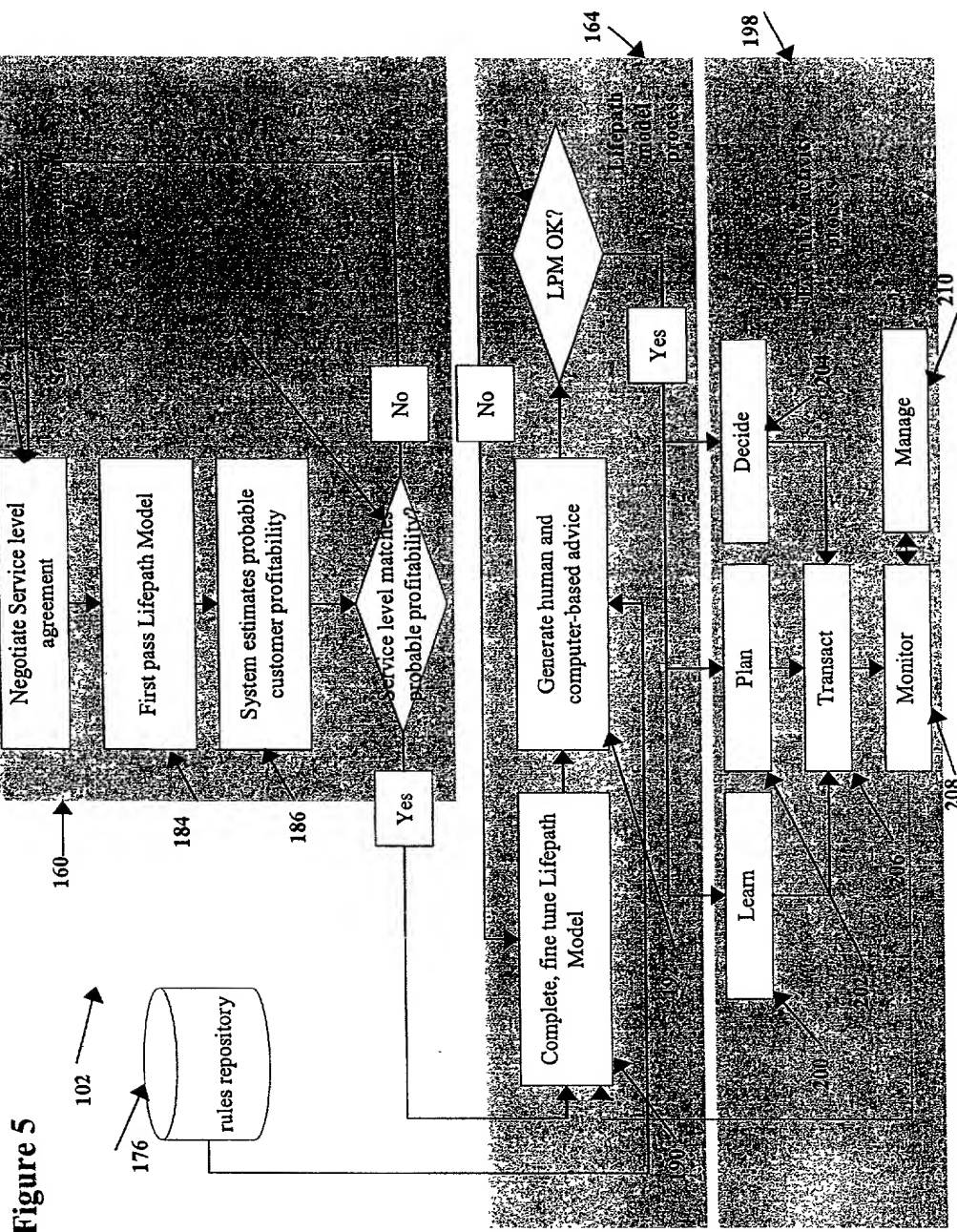
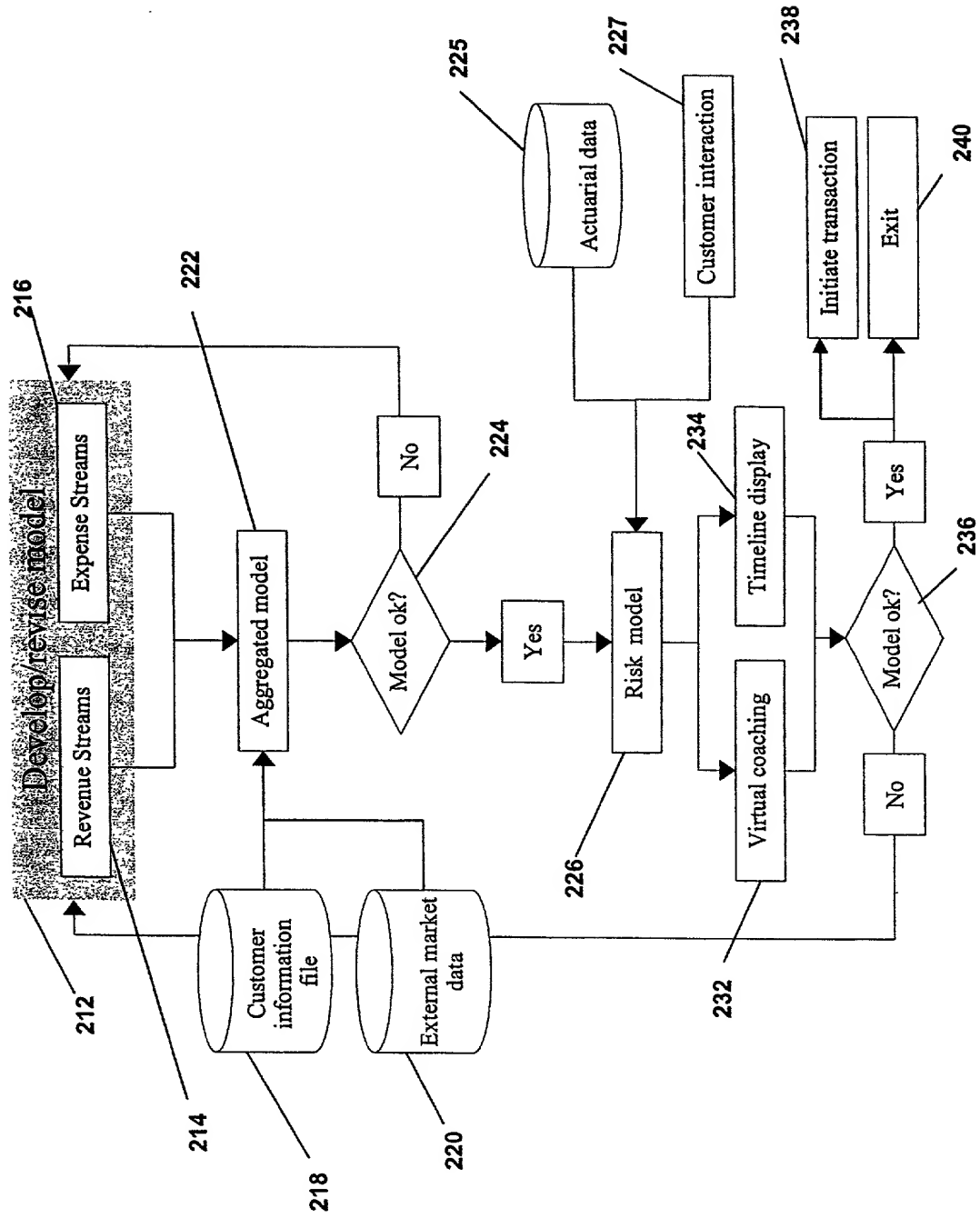


Figure 6



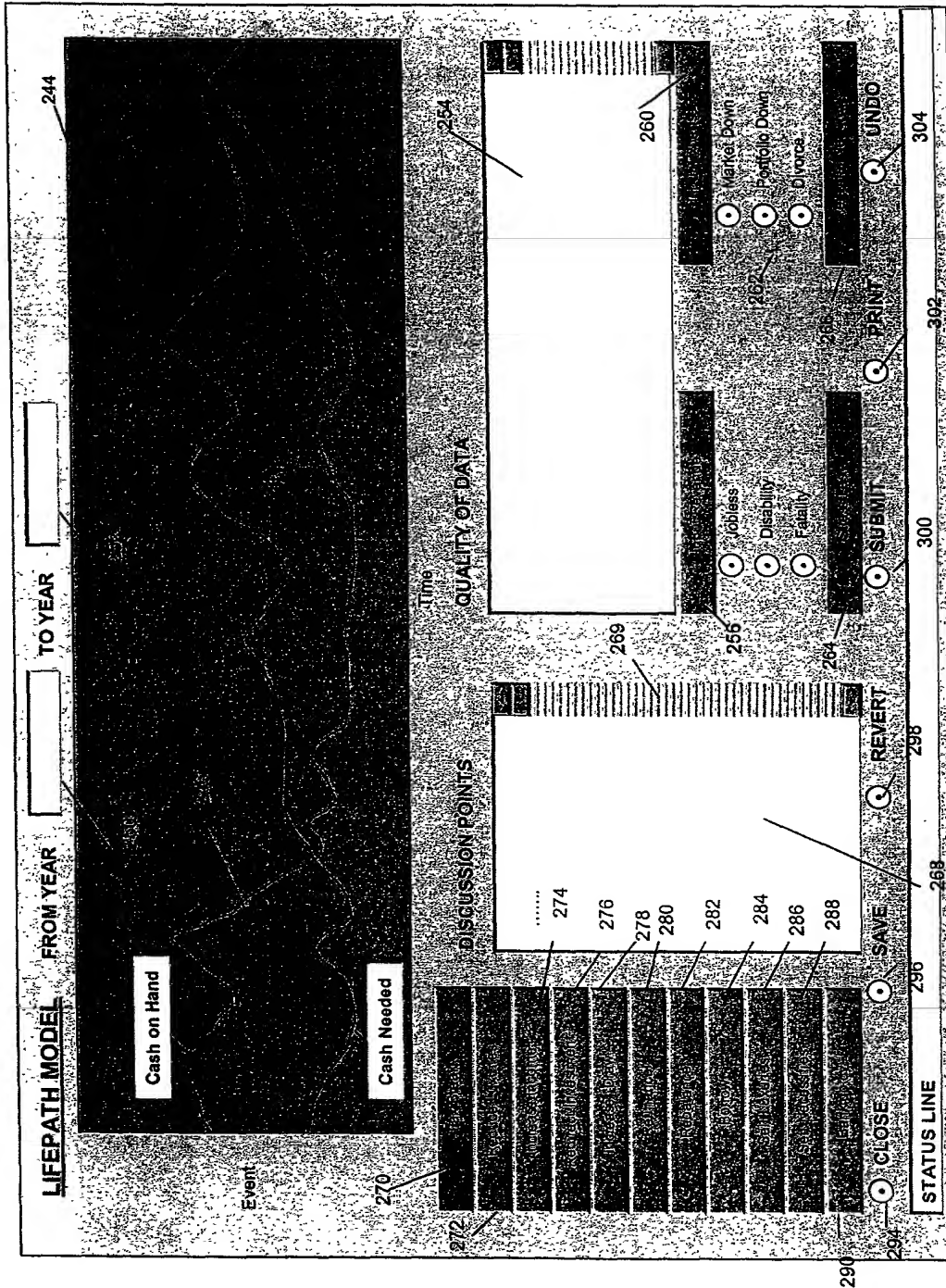


FIGURE 7

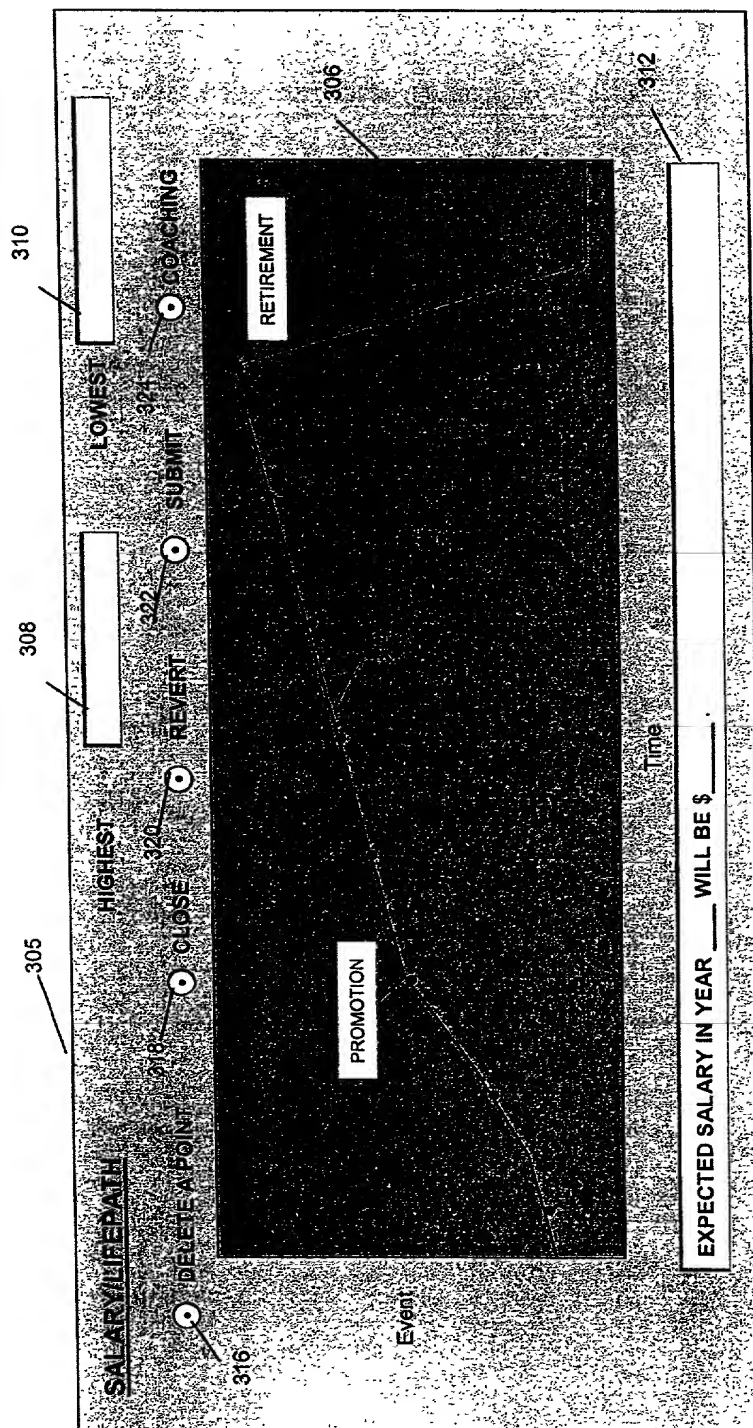
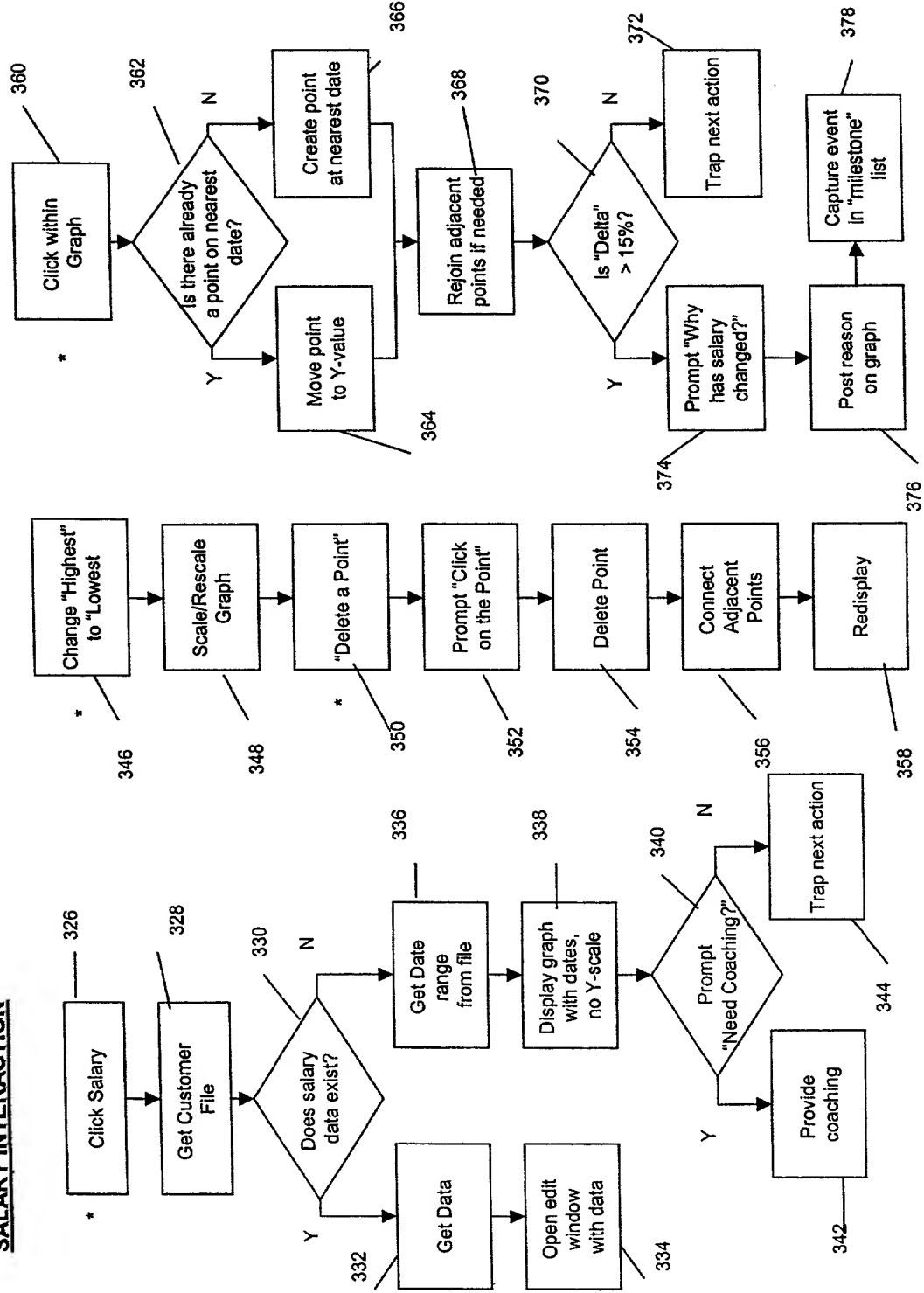


FIGURE 8

\*All values in current dollars as if inflation will be 0%. Inflation will be represented by discounting it from all compound growth estimates



**SALARY INTERACTION**



**Figure 9**

# SALARY INTERACTION

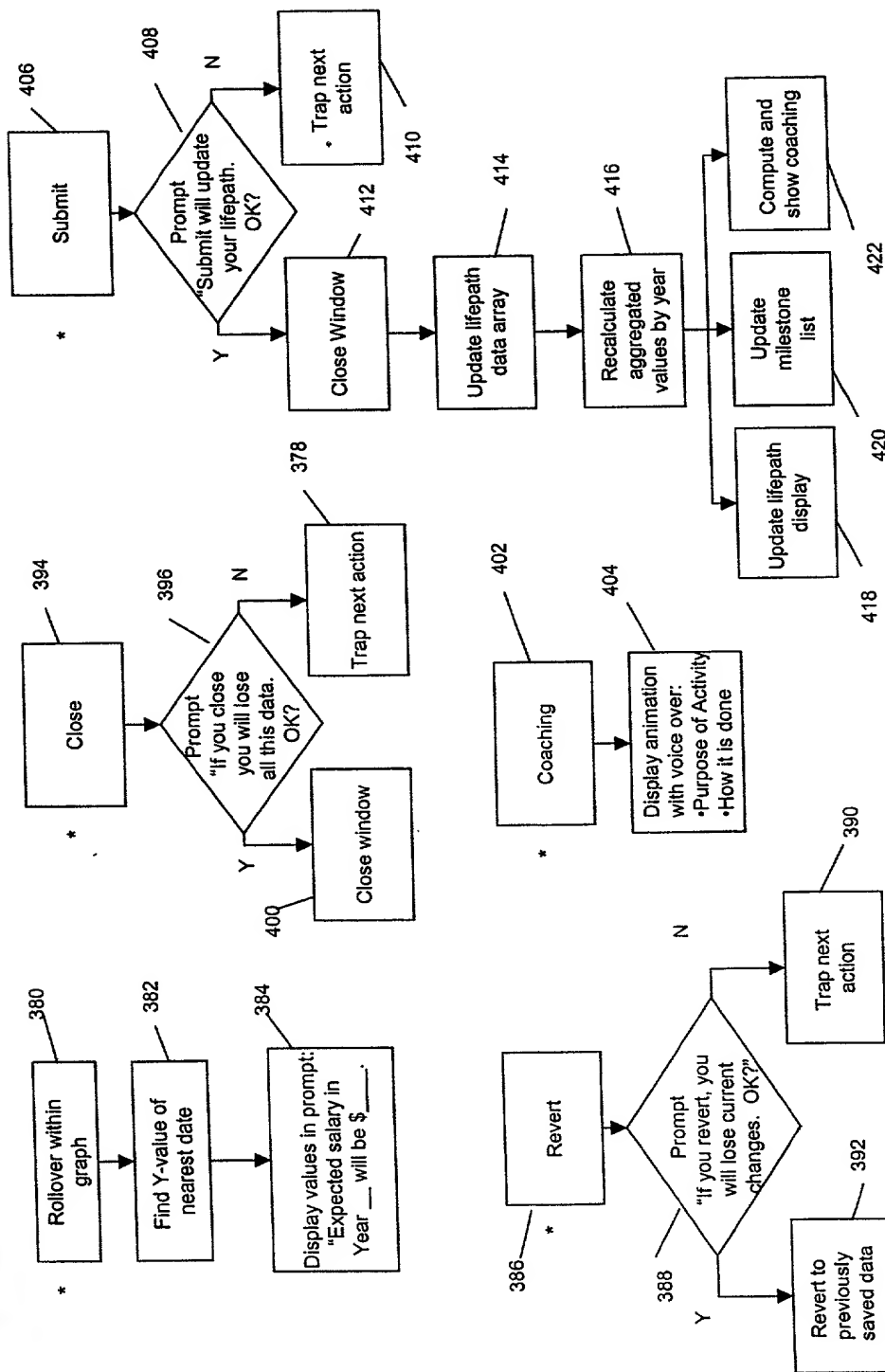


FIGURE 10

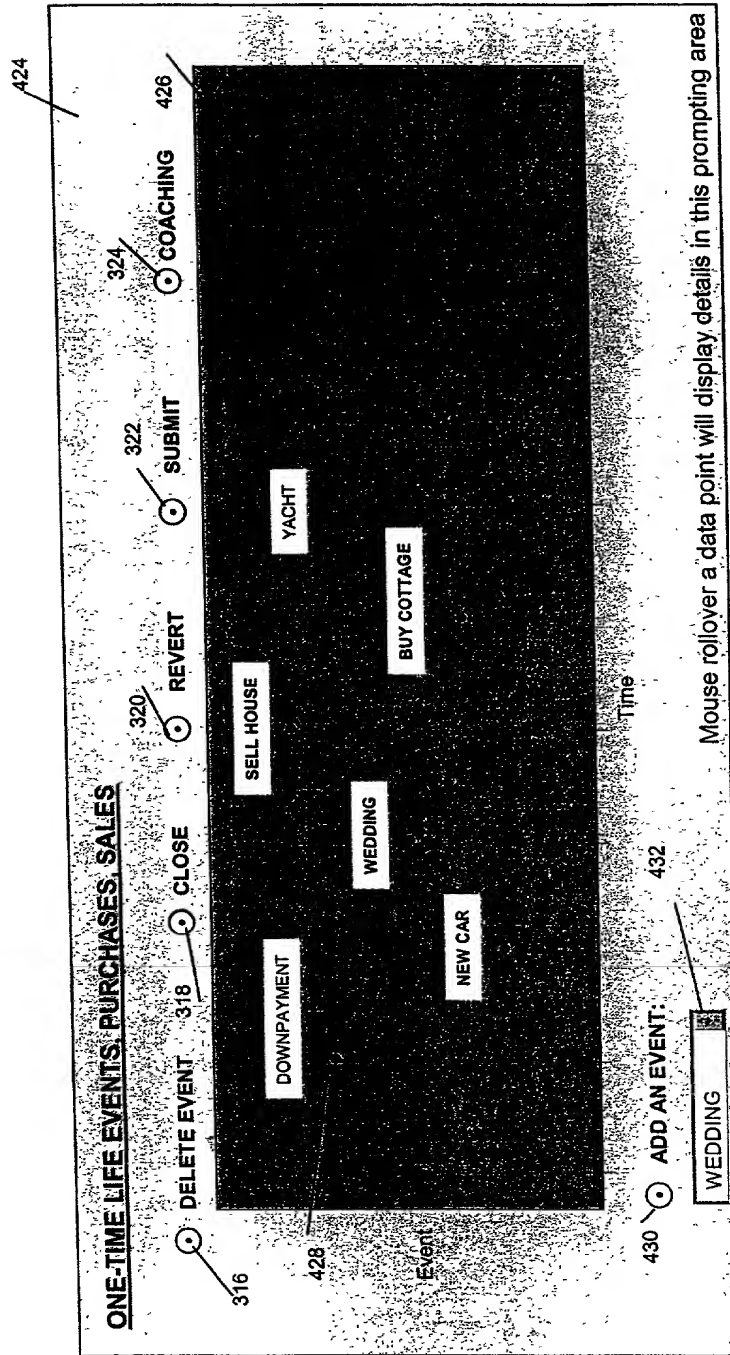
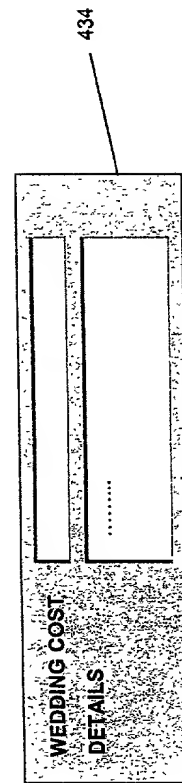


FIGURE 11



INTERVENTION FLOW

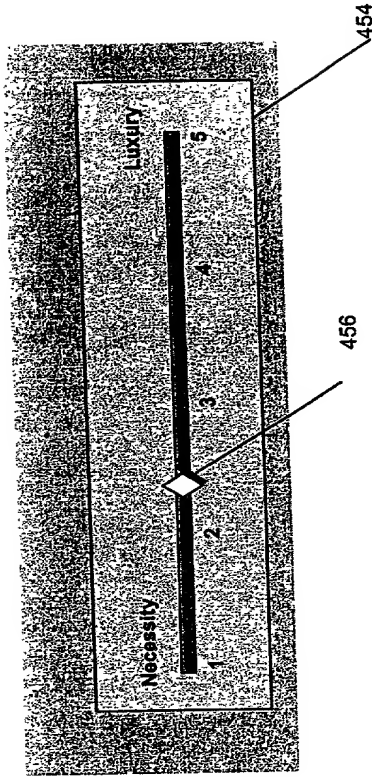
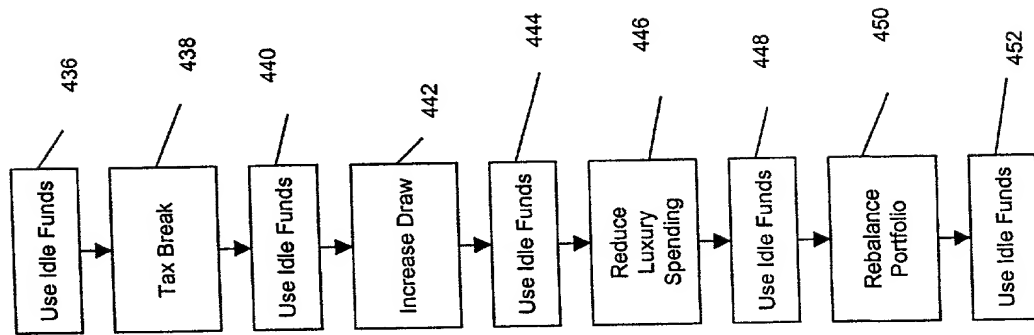
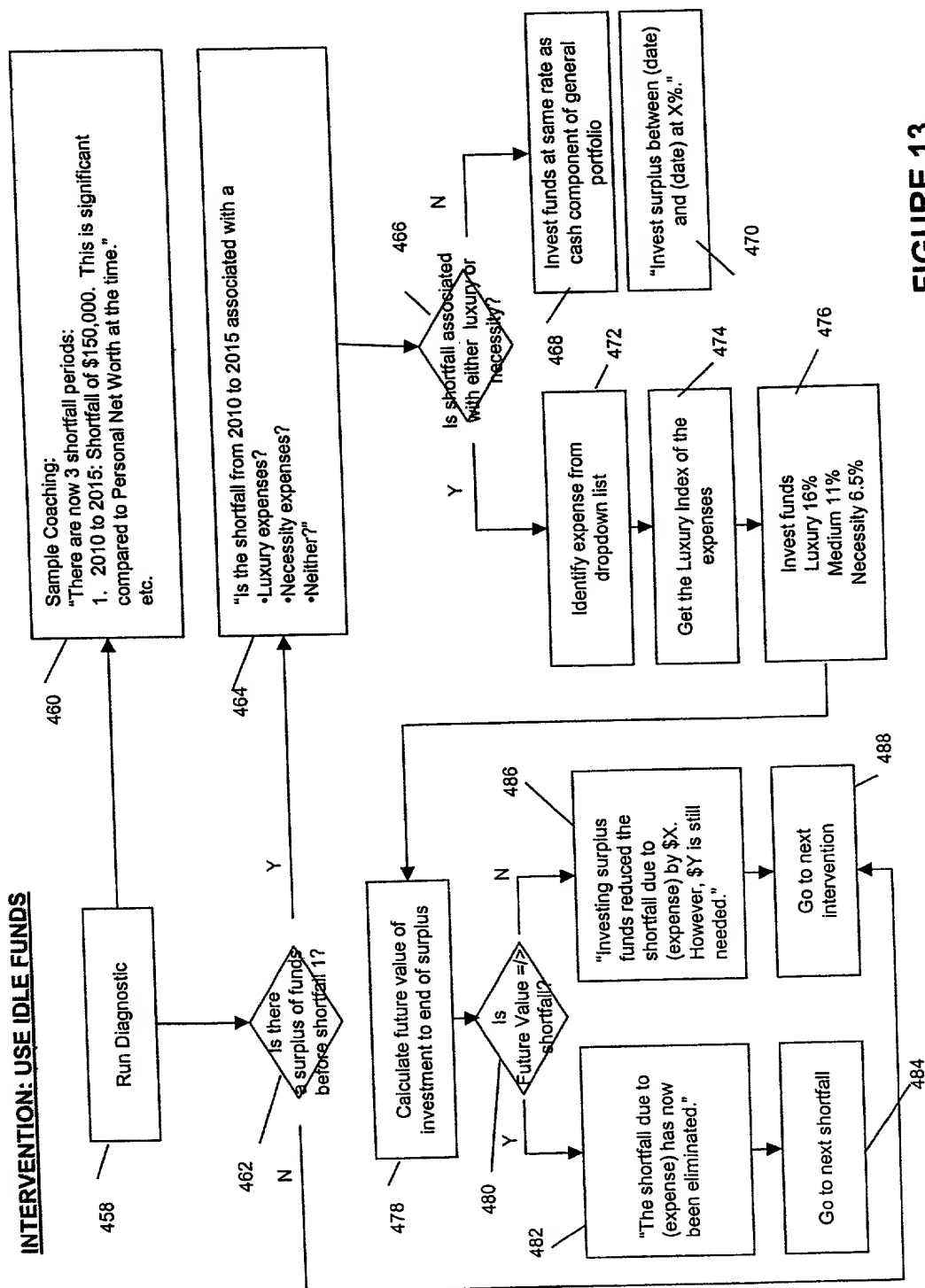
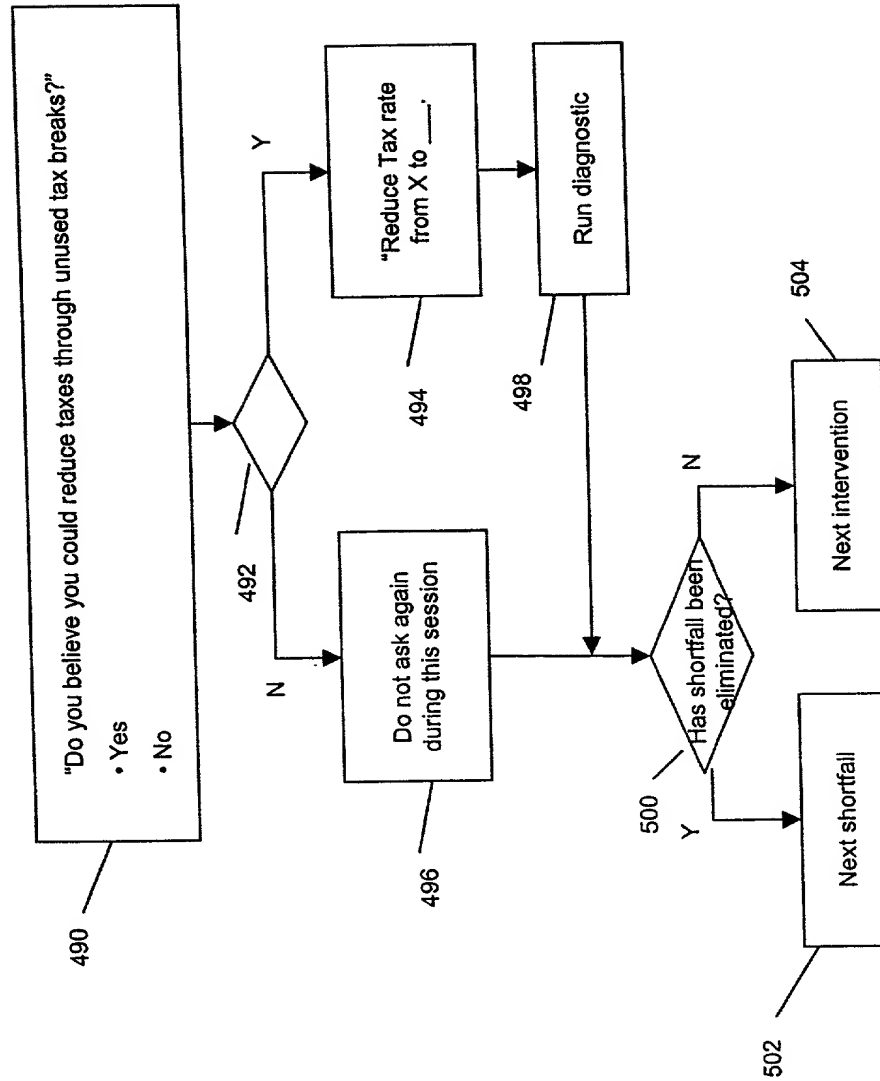


FIGURE 12



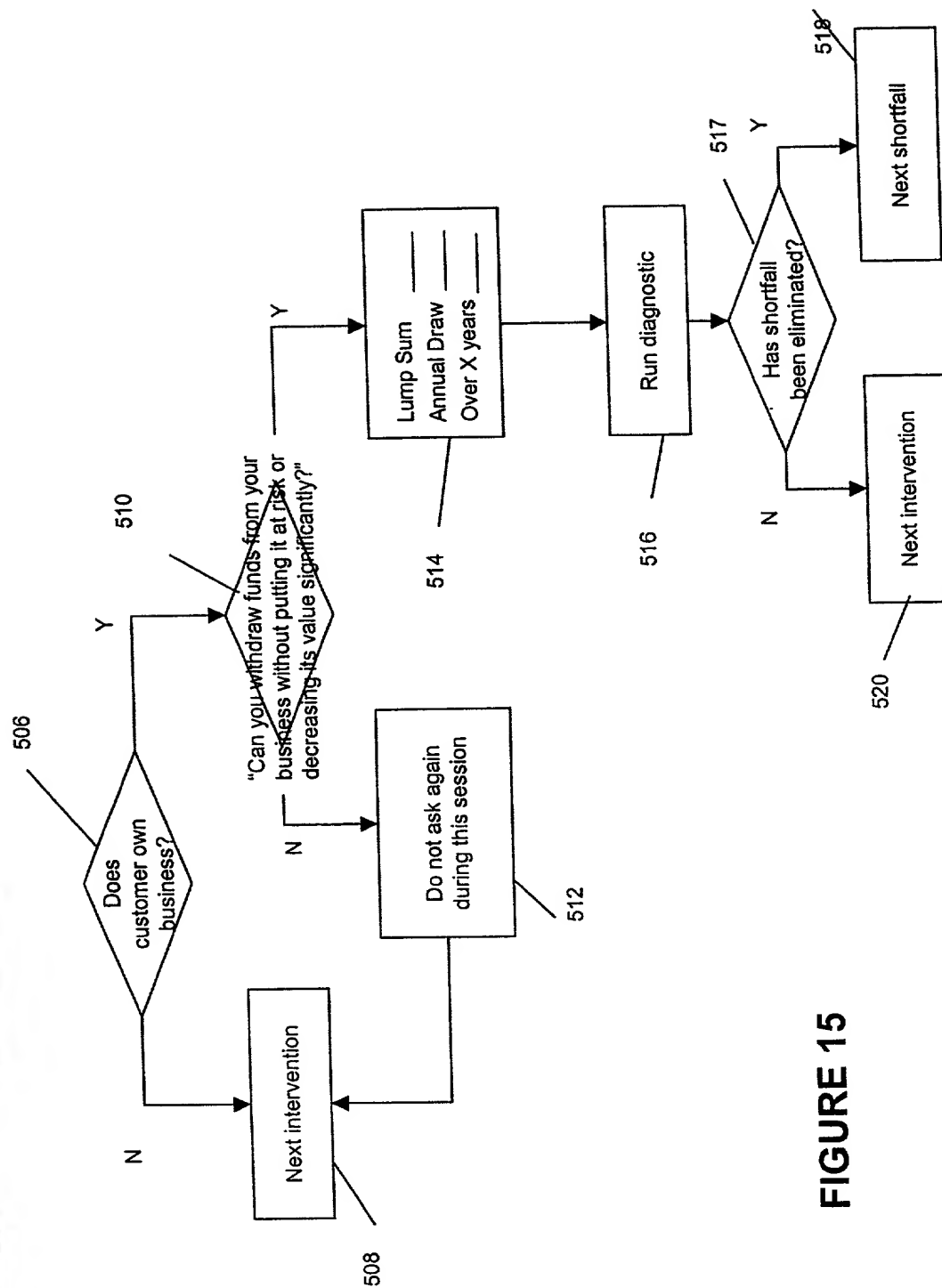
**FIGURE 13**

**INTERVENTION: TAX BREAK**



**FIGURE 14**

**INTERVENTION: INCREASE DRAW**



**FIGURE 15**

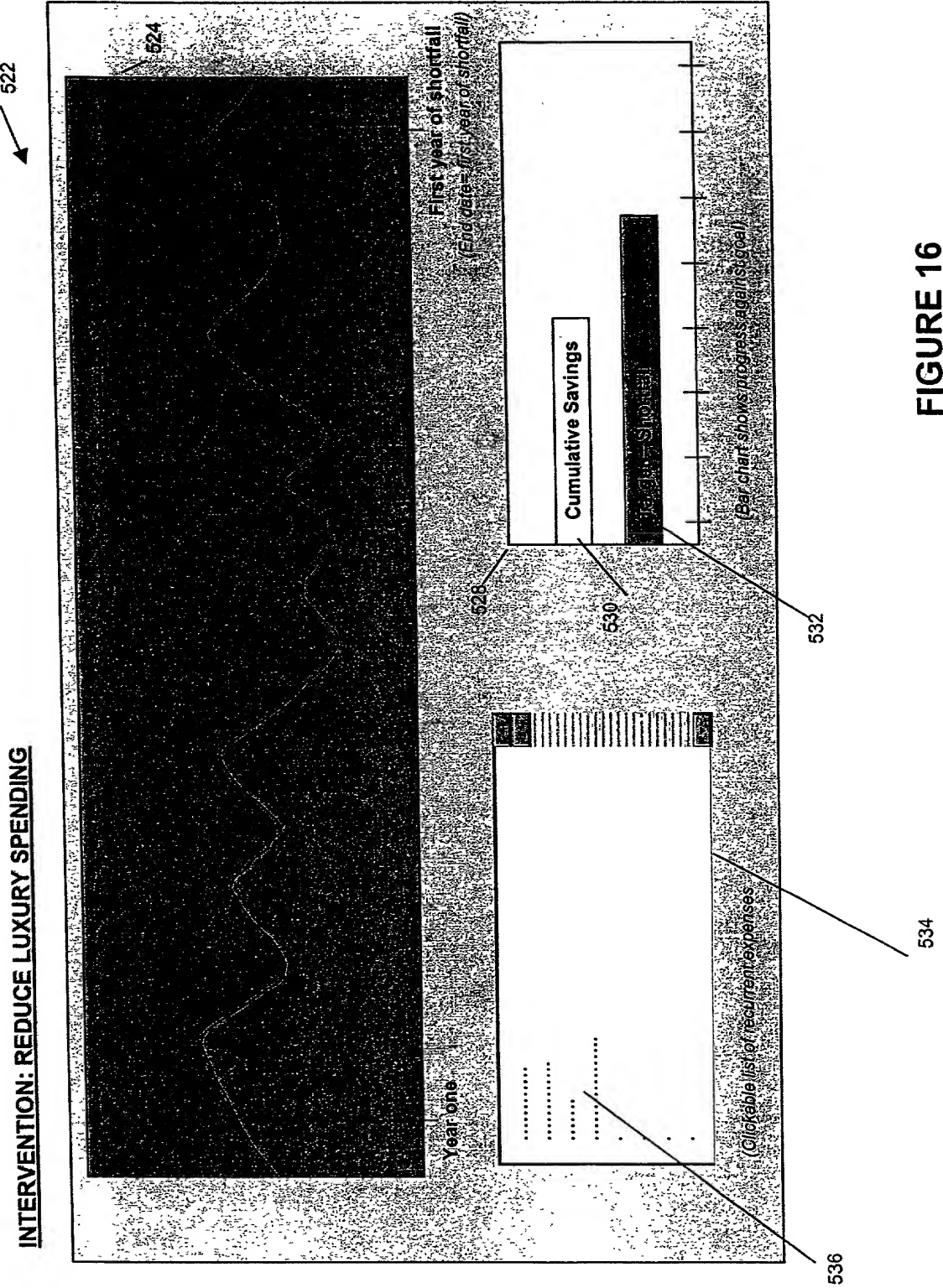


FIGURE 16



# INTERVENTION: REBALANCE PORTFOLIO

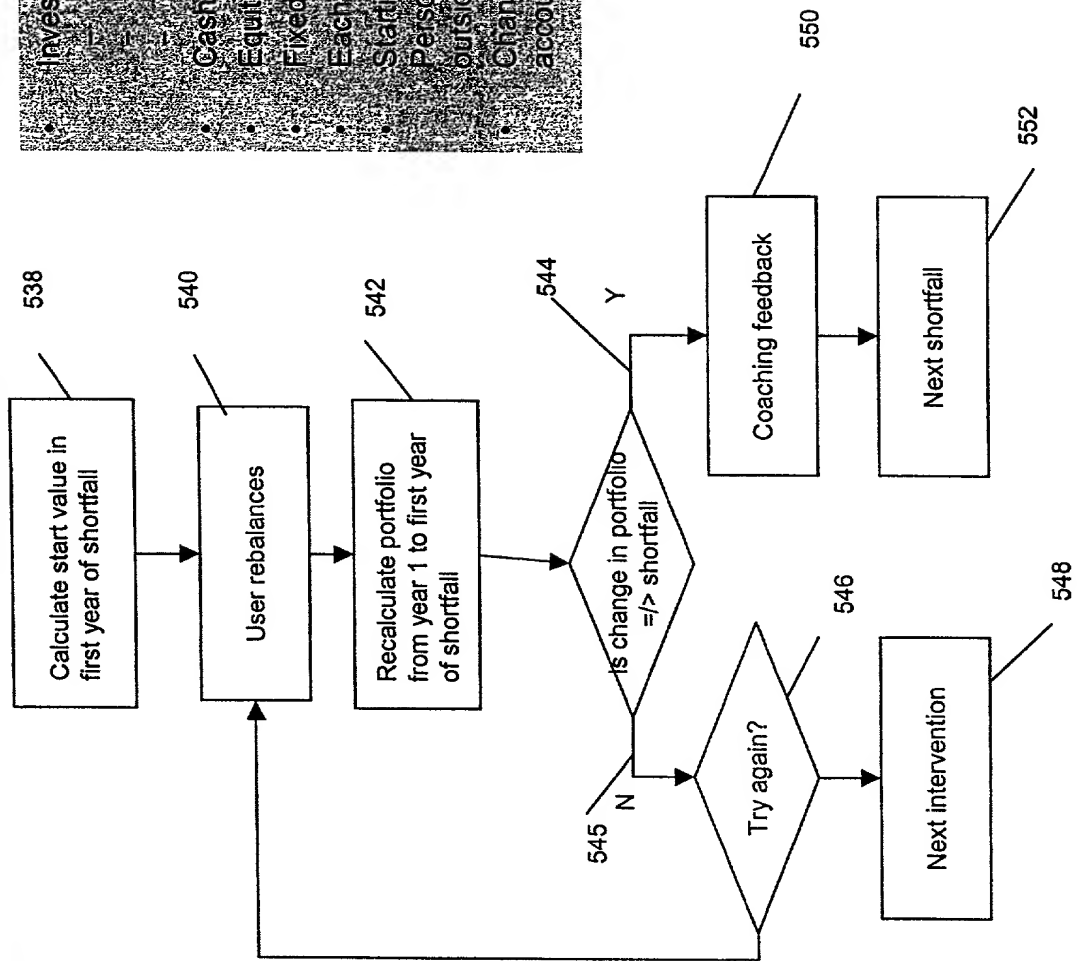


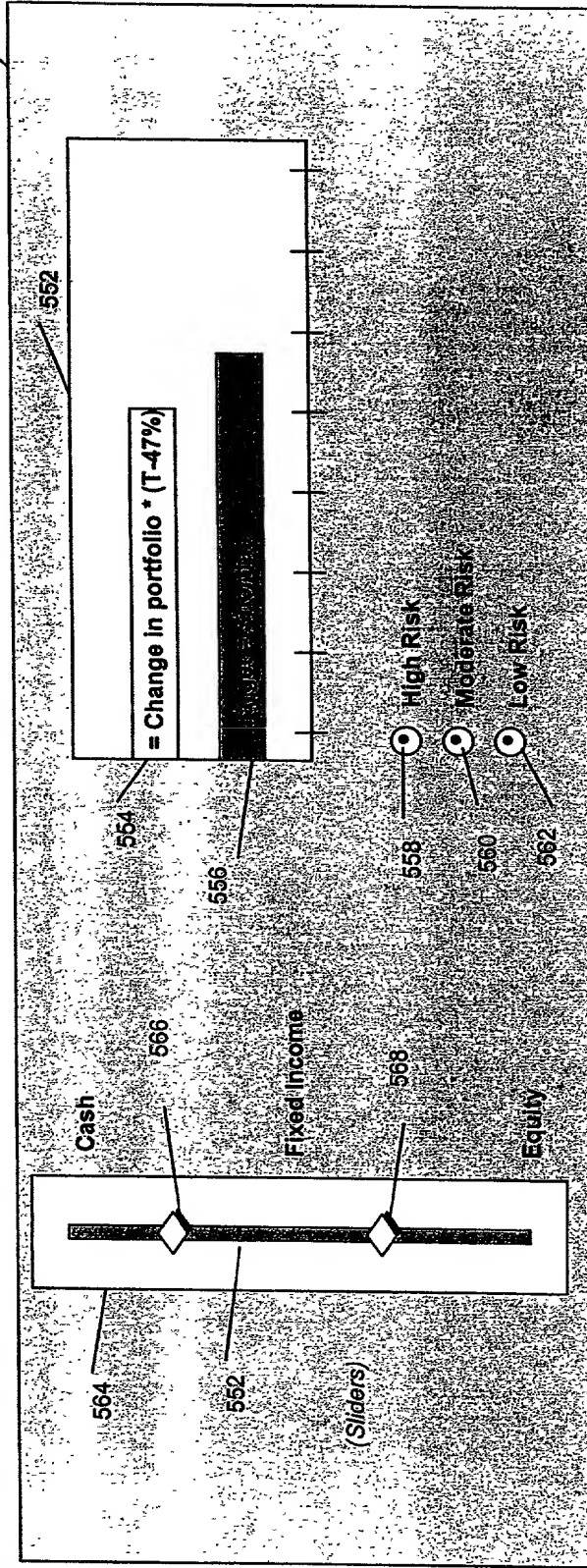
FIGURE 17

Investment portfolio has 3 components:

- 1. Cash equivalents
- 2. Equities
- 3. Fixed income (bonds, etc.)

- Cash will be assumed to grow at 3%
- Equities will grow at 10%
- Fixed income will grow at 6%
- Each rate must be discounted by inflation = 2%
- Starting values in each asset class derived from Personal Net Worth data. (These assets must be outside IRA or 401k)
- Change of portfolio must be reduced by 10% to account for tax

INTERVENTION: PORTFOLIO INTERFACE



High risk "Light" flashes when equities  $\geq 35\%$  of portfolio.  
 Moderate risk = 25%  
 Low risk = 15%

FIGURE 18

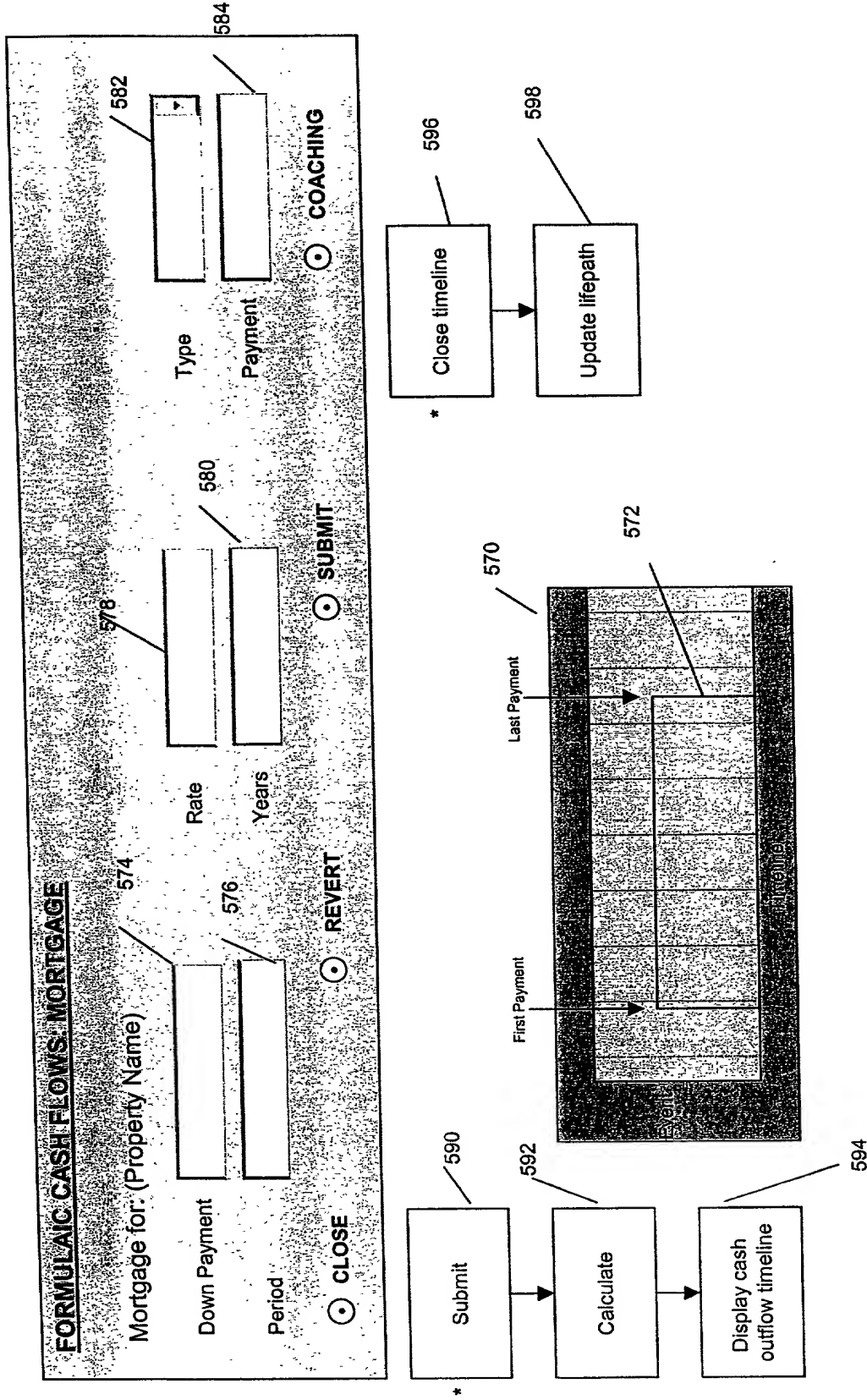


FIGURE 19

## Figure 20

The advisor can communicate through videocam or stills. The rich functionality of the Web site supports the trusted advice relationship with communication tools and intelligent resources.

A Virtual Coach 'watches' the actions of the user and makes targeted comments.

**Current online banking is merely transactional. The Next Wave moves up to an executive approach, supporting learning, planning, deciding, transacting and monitoring activities.**

